Search on 10/751331   (full Business Methods template)

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_____

Set   Items   Description
S1   3   AU=HEIGES A?
S2   43   AU=KRON R?
S3   3   AU=KRONICAL S?
S4   43   S1 OR S2 OR S3
S5   3   S4 AND ((QUALIF????()TUITION()(PLAN OR PLANS)) OR (SECTION-
                ()529)(3N)(INTERNAL()REVENUE) OR (529 OR EDUCATION OR EDUCATI-
                ONAL OR COLLEGE OR COLLEGES OR UNIVERSIT???)()(SAVING OR SAVI-
                NGS)()(PLAN OR PLANS) OR 529()(PLAN OR PLANS))

^ 5/3/3   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0012255965 - Drawing available
WPI ACC NO: 2002-196034/200225
XRPX Acc No: N2002-148889
Computerized method for illustrating and analyzing college   savings
plans **, uses a database of education institution cost parameters, savings
plan parameters and tax implications to provide comparative analysis of a
variety of plans**
Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)
Inventor: **HEIGES A ;   HEIGES A R ;   KRON R ;   MONICAL S ;   MONICAL S E**
Patent Family (2 patents, 24 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
WO 2002011014 A2   20020207   WO 2001US20040 A   20010621 200225 B
US 20040236652 A1   20041125   US 2000620452   A   20000720 200478 E
                                     US 2004751331   A   20040102

Priority Applications (no., kind, date): US 2000620452 A 20000720; US
  2004751331 A 20040102

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2002011014   A2   EN   71 38
National Designated States,Original: CA IN JP MX
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
    IT LU MC NL PT SE TR
US 20040236652 A1   EN   Continuation of application US
    2000620452

~~ Non-Patent Literature: Inventor search

```
File    2:INSPEC 1898-2008/Jun W3
          (c) 2008 Institution of Electrical Engineers
File    9:Business & Industry(R) Jul/1994-2008/Jul 10
          (c) 2008  The Gale Group
File   15:ABI/Inform(R) 1971-2008/Jul 16
          (c) 2008 ProQuest Info&Learning
File  610:Business Wire 1999-2008/Jul 16
          (c) 2008 Business Wire.
File  613:PR Newswire 1999-2008/Jul 16
          (c) 2008 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2008/Jul 15
          (c) 2008 McGraw-Hill Co. Inc

File  634:San Jose Mercury  Jun 1985-2008/Jul 10
          (c) 2008 San Jose Mercury News
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File  625:American Banker Publications 1981-2008/Jun 26
          (c) 2008 American Banker
File  268:Banking Info Source 1981-2008/Jul W1
          (c) 2008 ProQuest Info&Learning
File  626:Bond Buyer Full Text 1981-2008/Jul 03
          (c) 2008 Bond Buyer
File  267:Finance & Banking Newsletters 2008/Jul 07
          (c) 2008 Dialog
File   16:Gale Group PROMT(R) 1990-2008/Jul 08
          (c) 2008 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2008/Jun 25
          (c)2008 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2008/Jul 07
          (c) 2008 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2008/Jun 26
          (c) 2008 The Gale Group
File  636:Gale Group Newsletter DB(TM) 1987-2008/Jul 09
          (c) 2008 The Gale Group
File   20:Dialog Global Reporter 1997-2008/Jul 16
          (c) 2008 Dialog
File   35:Dissertation Abs Online 1861-2008/Nov
          (c) 2008 ProQuest Info&Learning
File   65:Inside Conferences 1993-2008/Jul 16
          (c) 2008 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun
          (c) 2008 The H W Wilson Co.
File  474:New York Times Abs 1969-2008/Jul 16
          (c) 2008 The New York Times
File  475:Wall Street Journal Abs 1973-2008/Jul 16
          (c) 2008 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  139:EconLit 1969-2008/Jun
          (c) 2008 American Economic Association
File  256:TecInfoSource 82-2008/Nov
          (c) 2008 Info.Sources Inc
File  996:NewsRoom 2000-2003
          (c) 2008 Dialog
File  995:NewsRoom 2004
          (c) 2008 Dialog


Set      Items    Description
S1           1    AU=(HEIGES, A? OR HEIGES A? OR HEIGES(2N)A?) OR BY=HEIGES(-
                  2N)A?
S2         113    AU=(KRON, R? OR KRON R? OR KRON(2N)R?) OR BY=KRON(2N)R?
S3           0    AU=(MONICAL, S? OR MONICAL S? OR MONICAL(2N)S?) OR BY=MONI-
                  CAL(2N)S?
S4         114    S1 OR S2
```

```
S5           0   S4 AND ((QUALIF????()TUITION()(PLAN OR PLANS)) OR (SECTION-
                 ()529)(3N)(INTERNAL()REVENUE) OR (529 OR EDUCATION OR EDUCATI-
                 ONAL OR COLLEGE OR COLLEGES OR UNIVERSIT???)()(SAVING OR SAVI-
                 NGS)()(PLAN OR PLANS) OR 529()(PLAN OR PLANS))


~~  Non-Patent Literature: Full Text
    Dialog files:
9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813,996,995

File   9: Business & Industry(R) Jul/1994-2008/Jul 10
          (c) 2008  The Gale Group
File  15: ABI/Inform(R) 1971-2008/Jul 16
          (c) 2008 ProQuest Info&Learning
File  16: Gale Group PROMT(R) 1990-2008/Jul 08
          (c) 2008 The Gale Group
File  20: Dialog Global Reporter 1997-2008/Jul 16
          (c) 2008 Dialog
File 148: Gale Group Trade & Industry DB 1976-2008/Jun 25
          (c)2008 The Gale Group
File 160: Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 267: Finance & Banking Newsletters 2008/Jul 07
          (c) 2008 Dialog
File 268: Banking Info Source 1981-2008/Jul WI
          (c) 2008 ProQuest Info&Learning
File 275: Gale Group Computer DB(TM) 1983-2008/Jul 07
          (c) 2008 The Gale Group
File 610: Business Wire 1999-2008/Jul 16
          (c) 2008 Business Wire.
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          (c) 2008 PR Newswire Association Inc
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          (c) 2008 McGraw-Hill Co. Inc
File 625: American Banker Publications 1981-2008/Jun 26
          (c) 2008 American Banker
File 626: Bond Buyer Full Text 1981-2008/Jul 03
          (c) 2008 Bond Buyer
File 634: San Jose Mercury  Jun 1985-2008/Jul 10
          (c) 2008 San Jose Mercury News
File 636: Gale Group Newsletter DB(TM) 1987-2008/Jul 09
          (c) 2008 The Gale Group
File 810: Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813: PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File 996: NewsRoom 2000-2003
          (c) 2008 Dialog
File 995: NewsRoom 2004
          (c) 2008 Dialog


Set   Items   Description
S1    28905   (QUALIF????()TUITION()(PLAN OR PLANS)) OR (SECTION()529)(3-
              N)(INTERNAL()REVENUE)  OR (529 OR EDUCATION OR EDUCATIONAL OR -
              COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES)()(SAVING OR
              SAVINGS)()(PLAN OR PLANS)  OR 529()(PLAN OR PLANS)
S2    26648   TUITION OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES
              OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3     8093   PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR C-
              HARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES
              OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS
              OR QUALITY OR QUALITIES
S4     8698   COMPARE? ? OR COMPARING OR COMPARISON OR COMPARBL?? OR COM-
              PARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-
              ??? OR ANALYS???
S5    16614   TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6     2202   S2(12N)S3
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S7          43      S1(S)S4(S)S5(S)S6
S8          23      S7 NOT PY>2004
S9          21      RD  (unique items)
```

^ 9/3,K/13   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

TEXT:
...and seeks a high level of current income exempt from federal and
California personal income **taxes** . The latter is managed by Mark Sommer
and seeks a high level of current income exempt from federal and New York
state and city income **taxes** . The company has also introduced the Advisor
Investment Grade Bond Fund. It is managed by...fund of funds, for the range
of aggressive to conservative investors. Clients can make 12 **tax** -free
transfers among investment choices per year.
  (800) 827-4546
  www.manulife.com
  Software
  EQUITIES...

...offering affiliated financial advisers access to its equity ratings at
Schwab Institutional.com The ratings **analyze** 3,000+ equities from
different industries and sectors. Each equity is assigned a grade from..

...and perspectives from Calvert's CEO and senior members of the investment
group. It includes **analysis** on how social investing can help investors
find good corporate management.
  (800) 368-2748
  www...

...of its Full Disclosure operating system The operating system allows
producers and financial advisers to **compare** universal, whole, variable
and survivorship life products. It provides apples-to-apples comparisons
for policy **specifications** and **costs** , illustrated values and premiums
and ...updated information supplied by participating companies.
  (877) 864-3833
  www.full-disclosure.com
  BE A **529** - **PLAN** WIZARD
  401kid has launched the Web-based **529** - **plan** product ESP Wizard. It is
delivered through an ASP and can be distributed through corporate portals,
financial planners, insurance companies, schools and directly to investors.
It offers a **529** - **plan** due diligence guide and can create a custom guide
to help determine which plans are best for an individual based on fees,
expenses and **tax** deductions. Planners can license and private label the
product and integrate it into their Web...

...Asset Class Illustrator, an online research tool financial advisers can
use to view a historical **analysis** of how an index (or hypothetical
portfolio of up to 15 indexes) would have behaved...

...GIFT FROM THE IRS
  The IRS Web site is offering a basic estate and gift **tax** primer plus an
overview of recent **tax** law changes. Topics covered include increased
estate and gift **tax** applicable exclusion amounts, the reduction of the
maximum estate and gift **tax** rate and the increased annual exclusion for
gifts. The site also contains a frequently asked questions area and a page
where some of the common estate and gift **tax** forms can be downloaded.
  www.irs.gov

```
   SMA STRATEGIES
   GE Private Asset Management has enhanced...theory and REITs, local market
information dynamics and return on capital versus cost of capital  analysis
.
   www.jklasser.com
   CONQUER FINANCIAL PLANNING
   John Wiley and Sons is offering Rattiner's Financial...


~~  Non-Patent Literature: Non-Full Text
   Dialog files: 2,35,65,99,139,256,474,475,583

File   2:INSPEC 1898-2008/Jun W8
          (c) 2008 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2008/Nov
          (c) 2008 ProQuest Info&Learning
File  65:Inside Conferences 1993-2008/Jul 16
          (c) 2008 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun
          (c) 2008 The HW Wilson Co.
File 139:EconLit 1969-2008/Jun
          (c) 2008 American Economic Association
File 256:TecInfoSource 82-2008/Nov
          (c) 2008 Info.Sources Inc
File 474:New York Times Abs 1969-2008/Jul 16
          (c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Jul 16
          (c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group

Set     Items   Description
S1        174   (QUALIF????()TUITION()(PLAN OR PLANS)) OR (SECTION()529)(3-
                N)(INTERNAL()REVENUE) OR (529 OR EDUCATION OR EDUCATIONAL OR -
                COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES)()(SAVING OR
                SAVINGS)()(PLAN OR PLANS)  OR 529()(PLAN OR PLANS)
S2        113   TUITION OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES
                OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3          4   PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR C-
                HARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES
                OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS
                OR QUALITY OR QUALITIES
S4          9   COMPARE? ? OR COMPARING OR COMPARISON OR COMPARBL?? OR COM-
                PARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-
                ??? OR ANALYS???
S5         76   TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6          9   S1(S)(S3 OR S4)
S7          6   S6 NOT PY>2004
S8          6   RD  (unique items)



~~  Patent Literature:
   Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)
          (c) 2008 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2007/ 200826
          (c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20080710|UT=20080703
          (c) 2008 WIPO/Thomson
File 350:Derwent WPIX 1963-2008/UD=200843
          (c) 2008 The Thomson Corporation

Set     Items   Description
S1         32   (QUALIF????()TUITION()(PLAN OR PLANS)  OR (SECTION()529)(3-
                N)(INTERNAL()REVENUE) OR (529 OR EDUCATION OR EDUCATIONAL OR -
                COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES)()(SAVING OR
                SAVINGS)()(PLAN OR PLANS)  OR 529()(PLAN OR PLANS))
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S2          30    TUITION OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES
                  OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3          24    PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR C-
                  HARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES
                  OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS
                  OR QUALITY OR QUALITIES
S4          18    COMPARE? ? OR COMPARING OR COMPARISON OR COMPARBL?? OR COM-
                  PARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-
                  ??? OR ANALYS???
S5          22    TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6           4    S1(30N)S4
```

^ 6/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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01412449
TECHNIQUES FOR ILLUSTRATING AND ANALYSING   COLLEGE   SAVINGS   PLANS
VERFAHREN ZUR DARSTELLUNG UND ANALYSE VON AUSBILDUNGSSPARPLANEN
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
    NIVEAU POST-SECONDAIRE
PATENT ASSIGNEE:
   Merrill Lynch & Co., Inc., (2362250), 250 Vesey Street, New York, NY
       10281, (US), (Applicant designated States: all)
INVENTOR:
   HEIGES, Andrew, 4276 Mlords Lane, Doylestown, PA 18901, (US)
   KRON, Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, (US)
   MONICAL, Steven, E., 24 Rosebay Court, Monmouth Junction, NJ 08852, (US)
PATENT (CC, No, Kind, Date):
                                     WO 2002011014   020207
APPLICATION (CC, No, Date):   EP 2001948641 010621;   WO 2001US20040   010621
PRIORITY (CC, No, Date): US 620452 000720
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
   LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G06F-017/60
LANGUAGE (Publication,Procedural,Application): English; English; English
TECHNIQUES FOR ILLUSTRATING AND ANALYSING   COLLEGE   SAVINGS   PLANS

^ 6/3,K/3   (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00877778
TECHNIQUES FOR ILLUSTRATING AND ANALYZING   COLLEGE   SAVINGS   PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
    NIVEAU POST-SECONDAIRE
Patent Applicant/Assignee:
   MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US
      (Residence), US (Nationality)
Inventor(s):
   HEIGES Andrew, 4276 Mlords Lane, Doylestown, PA 18901, US,
   KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,
   MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,
Legal Representative:
   BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
      East 42nd Street, New York, NY 10165, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200211014 A2 20020207 (WO 0211014)
   Application: WO 2001US20040 20010621   (PCT/WO US0120040)
   Priority Application: US 2000620452 20000720
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
   CA IN JP MX
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English

Fulltext Word Count: 9107

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
  Techniq-ues for IHustrating and
   Analyzing College Savings Plans
  1. Field of the Invention
  The invention relates to machine-executable techniques for performing
  financial calculations directed to **college saving plans** .'
  2. Background Art
  With the ever-increasing costs of tuition, room and board, many families
  ...
...educational purposes, the earnings portion is taxed as ordinary income,
  and a IO% penalty is **assessed** .

  It is possible to combine a ' **529 plan** with a UGMA/UTMA transfer, so
  as
  to enable a client to benefit fi-om...of numerical comparison between
  different college funding alternatives.

  In view of the foregoing web site **analysis** , there is a need for a
  college funding calculator that considers the tax implications of each of
  a plurality of **college saving plans** . There is also a need for a
  calculator that provides a **comparative analysis** for these saving
  plans, so as to enable an investor to select a plan or...

...or her needs.

  SUMMARY OF THE INVENTION
  Novel computerized methods are described for illustrating and **analyzing**
   educational saving plans by considering the tax implications of
  these plans. The
  method is for use with a...received identifiers, retrieving the
  corresponding set of cost parameters from the computer-readable medium A
   comparative analysis of a 15 plurality of **educational savings**
  plans is generated by applying each retrieved set
  of cost parameters to each of the educational plan parameter sets. This
   comparative analysis takes into consideration the tax implications of
  a plurality of **educational savings plan** . The results of the
   comparative analysis are outputted on a display and/or printout so
  that an investor can determine which of the plurality of **educational**
   savings plans best meets his or her needs.

  Pursuant to a ffirther embodiment of the invention, the...

...and board for each of a plurality of educational institutions across the
  United States. The **educational savings plans** include at least one
  IRC (**Internal** Revenue Code) **Section 529 Plan** .

  Optionally, the **analysis** implements a **comparison** of a specific asset
  allocation, and/or use of the Section **529 Plan** asset allocation
  applied to all assets, so as to receive a **comparison** based upon tax
  advantages only. Moreover, the **analysis** may optionally consider a
  blended and/or progressive asset allocation based upon the age of...

...or lump sum savings needed for each of the plurality of saving plans.
  This graphical **comparison** considers the tax implications of the saving
  plans. When selecting a saving plan that is a combination of various
  investment vehicles as, for example, 1 0 a Section **529 Plan** , a
  UGMA/TJTM A Plan, and an Education IRA, the graphical **comparison**
  displays the most advantageous annual breakdown for saving money.

  A ftu-ther optional feature permits...

...or estimated;

FIG. 30 is a display screen capture that shows the results of the **educational** savings plan analysis generated by the output mechanism pursuant to a preferred embodiment of the...

...32 is a display screen capture that shows a comparison among a plurality of different **educational** **savings** **plans**, taking into account additional lump sum savings;

FIG. 33 is a display screen capture showing the results of the **educational** **savings** **plan** **analysis** ' in the form of a year-by-year table that displays the funds invested in the investor's assets, UGMA plan assets, **529** **plan** assets, and Educational IRA assets;

FIG. 34 is a display screen capture that provides explanatory information to the investor about the results of the **educational** **savings** **plan** **analysis** ; FIGs. 35 and 36 together comprise a flowchart setting forth an operational sequence for performing **educational** **savings** **plan** accumulation and withdrawal calculations according to a preferred embodiment of the invention;

FIGs. 3 7...200, a corresponding set of cost parameters is retrieved from the computer-readable medium A **comparative** **analysis** of a plurality of **educational** **savings** **plans** is generated by applying each retrieved set of cost parameters to each of the **educational** **savings** **plan** parameter sets (block 203). This **comparative** **analysis** takes into consideration the tax implications of a plurality of **educational** **savings** **plan** . The actual process of applying the retrieved cost parameters to the **educational** **savings** **plan** parameter sets is described in greater detail with reference to blocks 204-21 1. At ...

...fund each of the educational expense goals is calculated, using each of the plurality of **college** **savings** **plans** . After the **comparative** **analysis** of blocks 204-211 is complete, the results of the **analysis** are outputted on a display and/or printout so that an investor can determine which of the plurality of **educational** **savings** **plans** best meets his or her needs (block 213). This **comparative** **analysis** may, but need not, be provided in the fonn of a table or graphical object that shows annual and/or periodic savings breakdowns for each of the plurality of **educational** **savings** **plans** .

Pursuant to a further embodiment of the invention, the educational institution identifiers stored on the...

...and board for each of a plurality of educational institutions across the United States.

The **educational** **savings** **plans** include at least one IRC (**Internal** Revenue Code) **Section** **529** **Plan** . The **comparative** **analysis** optionally provides for a **comparison** of a specific asset allocation, and/or use of the Section **529** **Plan** asset allocation applied to all assets, so as to receive a **comparison** based upon tax 1 0 advantages only. Moreover, the **analysis** may optionally be adapted to provide a blended and/or progressive asset allocation based upon...

...sum savings needed for each of 1 5 the plurality of saving plans. This graphical **comparison** considers the tax implications of the saving plans. When selecting a saving plan that is a combination of various investment vehicles as, for example, a Section **529** **Plan** , a UGMA/UTMA Plan, and an Education IRA, the graphical **comparison** displays the most advantageous annual breakdown for saving money. A ftwffier optional feature is operable...are 2%

FIG 30 is a display screen capture that shows the results of the
educational savings plan analysis generated by the output
mechanism pursuant to a preferred embodiment of the invention. The
graphical...

...are eventually depleted.

1 0 FIG 31 is a display screen capture that shows a comparison among a
plurality of different educational savings plans, with reference to
the
accumulation of additional monthly savings. In this example, to
accumulate sufficient...

...127 per month under a UGMA
1 5 plan, $149 per month under a Section 529 Plan, and $ 132 per
month if a combination of a Section 529 Plan and a UGMA is used.

FIG 32 is a display screen capture that shows a comparison among a
plurality of different educational savings plans, taking into
account additional lump sum savings. If the investor placed assets into
"personal" accounts...

...account, tliisamountwouldbereducedto$12,561. ForaSection529Plan,the
amount is $15,055, and for a UGMA/ Section 529 Plan combination, the
amount is $12,561.

FIG 33 is a display screen capture showing the results of the
educational savings plan analysis in the form of a year-by-year
table that displays the investor's assets, UGMA plan assets, 529 plan
assets, and Educational IRA assets. Savings details are provided in
tabular form, comparing assets in each of these plans on a year-by-year
basis.
FIG 34 is...

...screen capture that provides explanatory textual
information to the investor about the results of the educational
savings plan analysis.

FIG 35 is a flowchart setting forth an operational sequence for
performing educational savings plan accumulation and withdrawal
calculations according to a preferred embodiment of the invention. The
sequence commences...

...2008 does not need to be performed during 2008, unless the user requests
a projected analysis at that time.

FIG 36 is a flowchart setting forth an operational sequence for
determining an educational savings plan solution according to a
preferred embodiment of the invention. This procedure may be referred to
...

Claim
1 A computerized method for illustrating and analyzing college
savings
plans, the method for use with a computer-readable medium on which are
stored a plurality of educational institution identifiers and a plurality
of educational savings plan parameter sets, each of respective
educational institution identifiers being associated with a corresponding
cost parameter...

...a), retrieving the corresponding cost parameter set from the
computer-readable
medium;
c. generating a comparative analysis of a plurality of educational
savings plans by applying each of the retrieved cost...

...computerized method of claim 2 wherein the step of generating a
comparative analysis further includes comparing each of a plurality of

educational **savings** **plans** with reference to one or more specific asset allocations.

4 The computerized method of claim 2 wherein the step of generating a **comparative** **analysis** further includes applying a Section **529** **Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.

5 A system for illustrating and **analyzing** **college** **savings** **plans**, the system comprising:
(a) a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational** **savings** **plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter...

...medium in response to the input mechanism receiving an educational institution identifier; and
d. a **comparative** analysis generation mechanism for generating a comparative analysis of a plurality of educational savings plans...

...educational savings plans.

6 The system of claim 5 wherein at least one of the **educational** **savings** **plans** is a Section **529** **Plan** developed pursuant to Section 529 of the U.S. Internal Revenue Code.

7 The system of claim 5 wherein the **comparative** **analysis** generation mechanism **compares** each of a plurality of **educational** **savings** **plans** with reference to one or more specific asset allocations.

8 The system of claim 5 wherein the **comparative** **analysis** generation mechanism ftrther includes applying a Section **529** **Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.

0012255965 - Drawing available
WPI ACC NO: 2002-196034/200225
XRPX Acc No: N2002-148889
Computerized method for illustrating and analyzing college savings plans **, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide** comparative analysis **of a variety of plans**
Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)
Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S; MONICAL S E
Patent Family (2 patents, 24 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225	B
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478	E
			US 2004751331	A	20040102		

Priority Applications (no., kind, date): US 2000620452 A 20000720; US 2004751331 A 20040102

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011014	A2	EN	71	38	

National Designated States,Original: CA IN JP MX
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Computerized method for illustrating and analyzing college savings
plans , uses a database of education institution cost parameters, savings
plan parameters and tax implications to provide comparative   analysis of
a variety of plans

Original Titles:
Techniques for illustrating and **analyzing**   **college**   **savings**   **plans**
...

... TECHNIQUES FOR ILLUSTRATING AND **ANALYZING**   **COLLEGE**   **SAVINGS**   **PLANS**

   Alerting Abstract ...with associated costs for tuition, board, etc., and
also parameter sets for a variety of **educational**   **savings**   **plans** . A
potential investor at a user system (115,117) can specify an education
institution identifier and will subsequently receive a **comparative**
analysis of the savings plans with respect to the educational institution
costs, taking into account tax...
DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for
illustrating and **analyzing**   **college**   **savings**   **plans** .
   ...

...USE - For illustrating and **analyzing**   **college**   **savings**   **plans** , so
that an investor can determine which of a plurality of plans best meets his
...

... ADVANTAGE - By providing a **comparative**   **analysis** of a number of
educational   **savings**   **plans** and also tax implications in respect of an
educational institution costs, the method enables an...

...is a hardware block diagram illustrating an operational environment for
a method of illustrating and **analyzing**   **college**   **savings**   **plans** .

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
 Novel computerized methods are described for illustrating and **analyzing**
educational   **saving**   **plans**   **by**   **considering**   **the**   **tax** implications
of these plans. The method is for use with a computer-readable medium on...

...plan parameter sets specifies one or more characteristics of a
corresponding educational savings plan. The **method** includes the steps of
receiving at least one educational institution identifier and, for each of
...

...parameter sets. This comparative analysis takes into consideration the
tax implications of a plurality of **educational**   **savings**   **plan** . The
results   **of**   **the**   **comparative**   **analysis** are outputted **on**   a display
and/or printout so that an investor can determine which of the plurality of
 educational   **savings**   **plans** best **meets**   **his**   **or**   her needs.
Claims:
 We claim   1. A computerized method for illustrating and
analyzing   **college**   **savings**   **plans** , the method for use with a
computer - **readable**   **medium** on which are stored a plurality of
educational institution identifiers and a plurality of **educational**
savings   **plan** parameter sets, each of respective educational **institution**
 identifiers   **being** associated with a corresponding cost parameter set
specifying at least one of room, board, and...
...a), retrieving the corresponding cost parameter set from the
computer-readable medium; c. generating a **comparative** analysis of a
plurality of educational savings plans by applying each of the retrieved
cost parameter sets of step (b) **to**   **each**   **of** the plurality of

educational savings plan parameters; wherein the comparative analysis takes into account one or more taxation implications for at least one of the educational savings plans.